

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-23432-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

MONICA KOSTADINOV  
aka Monica Zuniga  
77 PALMER DRIVE  
Livingston, NJ 07039

Social Security No.:

xxx-xx-8798

Employer's Tax I.D. No.:

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**ORDER RESPECTING  
AMENDMENT TO SCHEDULE D, E/F, G OR H  
OR LIST OF CREDITORS**

The Court having noted that the debtor filed an Amendment to Schedule D, E/F on 11/8/2018 or to the List of Creditors on N/A , and for good cause shown, it is

ORDERED that the debtor must provide notice of the Amendment to the creditor(s) or party(ies) being deleted, added or modified and to the trustee in the case, if any, not later than 7 days after the date of this Order.

It is further ORDERED that the debtor(s) must serve on added creditors or parties, not later than 7 days after the date of this Order, the following:

1. A copy of the applicable Notice of Chapter 13 Bankruptcy Case, and
2. In a Chapter 11 case:
  - a) a copy of the last modified plan and disclosure statement, if any, and
  - b) a copy of any order approving the adequacy of the disclosure statement and/or the scheduling of the plan for confirmation.
3. In a Chapter 12 or Chapter 13 case:
  - a) a copy of the Notice of Hearing on Confirmation of Plan, if any, and
  - b) a copy of the last modified plan that has been filed in the case.

It is further ORDERED that not later than 7 days after the date of this Order, the debtor(s) must file the Local Form, Certification of Service, certifying compliance with the above requirements.

It is further ORDERED that the added creditors or parties have

1. until the original deadline, if any, fixed by the court to file a complaint to object to the debtor's discharge or dischargeability of certain debts, or sixty 60 days from the date of this Order, whichever is later;

Certificate of Notice Page 2 of 3

2. until the original deadline, if any, fixed by the Court to file a proof of claim or required supplement, or sixty 60 days from the date of this Order, whichever is later;

3. until the original deadline fixed by the Court to object to exemptions, or thirty 30 days from the date of this Order, whichever is later.

Dated: November 14, 2018

JAN: rh

Vincent F. Papalia  
United States Bankruptcy Judge

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 MONICA KOSTADINOV  
 Debtor

Case No. 18-23432-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: oresadoc

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db +MONICA KOSTADINOV, 77 PALMER DRIVE, Livingston, NJ 07039-1314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 15 2018 01:45:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Adam S. Kessler on behalf of Unknown Role Type 77 Palmer LLC akessler@kesslerlaw.com  
 Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohrlab@logs.com,  
 njbankruptcynotifications@logs.com  
 Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank NA cwohrlab@logs.com,  
 njbankruptcynotifications@logs.com  
 David E. Sklar on behalf of Debtor MONICA KOSTADINOV dsklar@scuramealey.com,  
 ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com  
 David L. Stevens on behalf of Debtor MONICA KOSTADINOV dstevens@scuramealey.com,  
 ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
 Laura M. Egerman on behalf of Creditor US Bank Trust , NA bkyecf@rasflaw.com,  
 bkyecf@rasflaw.com;legerman@rasnj.com  
 Laura M. Egerman on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust  
 rsolarz@kmlawgroup.com  
 Steven P. Kelly on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master  
 Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11